

REMARKS

Claims 1-45 remain pending in this application. By the final Office Action of July 18, 2007, claims 1-45 stand rejected under 35 U.S.C. § 102(e). In paragraphs 1-5 of the Detailed Action section of the Office Action (at pages 2-7) the Examiner reiterates the grounds for rejection set forth in the earlier office action of October 6, 2006. Applicants previously traversed these grounds for rejection.

In paragraphs 6 and 7 of the Detailed Action (at pages 8-10 of the Office Action), the Examiner now has set forth additional new grounds for the rejection under 35 U.S.C. § 102(e). Specifically, in paragraph 6 the Examiner appears to suggest that in claims 1 and 25 the phrases “to record identification information,” “to record revenue information,” “record account delinquency information” and “to track the negative payment history” do not have a limiting effect. Applicants respectfully submit that the questioned language is limiting language. To avoid any doubt, however, Applicants request that the Examiner enter the amendment set forth above. This amendment rephrases the subject elements of claims 1 and 25 in means-plus-function form as allowed by 35 U.S.C. 112. The amendment also amends the other claims to read consistently with amended claims 1 and 25.

Applicants respectfully request that the Examiner admit the proposed amendment under 37 CFR § 1.116(b) for two reasons. First, the amendment will place the claims in better form for consideration on appeal by removing from the appeal the issue set forth in paragraph 6 of the Detailed Action. *See* 37 CFR § 1.116(b)(2). Second, Applicants could not have presented the amendment earlier. *See* 37 CFR § 1.116(b)(3). The Examiner raised the grounds for rejection set forth in paragraph 6 of the Detailed Action for the first time in the final Office Action of July 18, 2007. Applicants therefore have not had an opportunity before now to respond to the matter.

In paragraph 7 of the Detailed Action, the Examiner asserts for the first time that claim 44 does not describe the data being stored or retrieved. Applicants respectfully traverse this rejection because the claim language expressly recites “entity identification data,” “revenue information pertaining to the entities,” “delinquency data pertaining to the entities,” and “negative payment history pertaining to the entities.”

Conclusion

Applicants respectfully request that the Examiner enter the amendment set forth above, reconsider the grounds for rejection set forth in paragraphs 6 and 7 of the Detailed Action, and withdraw those grounds for rejection.

If the Examiner believes, for any reason, that personal communication will expedite prosecution of this application, the Examiner is invited to telephone the undersigned at the number provided.

Dated: January 18, 2008

Respectfully submitted,

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